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*New towns after the war. An argument for garden cities.* (London: Dent. 1918. 1s.)

*Provision and arrangement of houses for the working classes. Memorandum for the use of local authorities.* (London: King. 1918. 6d.)

*Report on the physical welfare of mothers and children.* Vol. 3, Scotland. (East Port, Dunfermline: Carnegie United Kingdom Trust. 1917. Pp. 632.)

*Social control. Papers and proceedings of the American Sociological Society.* (Chicago: Univ. Chicago. 1918. Pp. 269. \$1.50.)

*Vocational recreation in Indiana, 1916.* Bulletin of the Extension Division, Indiana University, vol. III, no. 5. (Bloomington, Ind.: Indiana Univ. 1918. Pp. 126.)

### Insurance and Pensions

*Effect of Workmen's Compensation Laws in Diminishing the Necessity of Industrial Employment of Women and Children.* By MARY K. CONYNGTON. Bulletin of the United States Bureau of Labor Statistics, Whole No. 217. (Washington: Superintendent of Documents. 1918. Pp. 170.)

The scope of this report is not quite as broad as the title literally would imply. Perhaps nobody would construe the title with close literalness. Be that as it may: the employment of women and children reported upon is that which is made necessary by industrial accidents killing or totally and permanently disabling the normal bread-winner of the family. In some directions, too, the scope of the report is broader than the title implies; for it includes valuable statements and data as to the causes and the varied domestic consequences of the injuries studied.

For a period of about a year prior to September 1, 1915, data are drawn from the compensation states of Connecticut and Ohio and from two selected areas in Pennsylvania, this state then having no compensation statute. In the three states are found records of 862 fatal injuries and 15 total and permanent disabilities. But, for the inevitable reasons, the cases which it was practicable to study and report were only 487. These were examined individually, as to conditions before and after their injuries.

Here is a painstaking and valuable study of an important industrial and social topic. To be sure, there is little made known that is substantially new, little that had not been generally understood before, ever since the commissions of investigation which preceded the enactment of compensation statutes in the several states.

But there is presented a later and rather more reliable basis for the familiar generalizations as to the frequency of industrial accidents and as to their most unhappy consequences in the family and in society. And there is shown a record of actual American experience to prove that beneficence of the compensation system which propagandists were wont to anticipate and predict.

The conclusions of the report are written in a spirit, or tone, of something like rejoicing. And probably, on the whole, that is as it should be. In many cases the modest amounts of the compensation awards have been the means of comparatively happy readjustments in the lives of families smitten with what might have been complete disaster. Especially happy have been the readjustments made possible by the full or partial commutation of periodic payments into lump sums, for the payment of debts or the purchase of little properties. No single statement of the report is more striking and significant than that on page 107, showing the average amounts paid to the families of married decedents, as compensation or settlement, in Connecticut, Ohio, and Pennsylvania: Connecticut, \$2,269; Ohio, \$3,098; Pennsylvania, \$261.

But the thoughtful reader will recognize the absolute inadequacy of the compensation awards. Relatively to what could be had under the old liability laws, they mean a great gain. "My God! What would I do without it?" cried one widowed mother of four small children, of her \$5.75 a week. But, even while the payments are running, some children have to end their schooling, some mothers have to neglect their children and go out to work, some families are quite broken up, more families have to move to cheaper quarters. And after the payments cease, what then? And the records show that for one reason or another, chiefly lack of adequate guaranties, no compensation at all is had in some cases, even when the state has taken away the poor privilege of suing for damages.

Let nobody, then, fancy that the social problem of industrial accidents has been solved completely by the mere enactment of compensation statutes. Let nobody fancy that the injured and their dependents are compensated, even for their direct pecuniary losses.

An extended appendix to the report proper (pp. 110-175) contains valuable brief statements as to the causes and consequences of the hundreds of injuries studied.

WILLARD C. FISHER.

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